REMARKS

In response to the Final Office Action dated October 30, 2008, and in conjunction with the concurrently filed Request for Continued Examination, the Applicants respectfully request reconsideration based on the above amendments and the following remarks. Claims 1-12 and 15-23 are currently pending prior to entry of this amendment. Claims 1, 3, 7, 9, 15, and 17 have been amended. New claim 24 has been added. The Applicants respectfully submit that claims 1-12 and 15-24 are in condition for allowance.

Rejections under 35 U.S.C. 102

Claims 1-12 and 15-20 have been rejected under 35 U.S.C. 102(e) as being allegedly anticipated by U.S. Patent No. 7,254,548 issued to Tannenbaum. (hereinafter "Tannenbaum"). This rejection is traversed for at least the following reasons.

Claim 1 recites, *inter alia,* "prompting a primary user to input financial notification data, the financial notification data operable for defining transaction controls associated with financial transactions initiated by a secondary user, *the financial notification data including a spending type comprising a time limit imposed on usage of an item that is subject to the transaction controls*." No new matter has been entered by this amendment. Support may be found, e.g., in Figure 3, categories 306, sub-options in window 308 (i.e., activity), limit options (window 312), and corresponding description in paragraph [0022]. Tannenbaum fails to teach this feature. In Tannenbaum, various parameters may be set by a user to limit spending (Abstract). The parameters include limits on purchases based upon a purchase amount, accounting period, stores, purchase items, and categories (e.g., see Figures 5 and 6, which illustrate user profiles with purchase limits). There is no teaching or suggestion anywhere in Tannenbaum that the parameters (or spending type) include a "time limit imposed on usage of an tem that is subject to the transaction controls," as recited in claim 1. The only reference to "time" in Tannenbaum is directed to an adjustment column (Figure 5), which specifies that the purchase limits set for a particular category may be adjusted during specified months (column 8, lines 45-63). Thus, Tannenbaum cannot anticipate claim 1.

For at least the above reasons, claim 1 is patentable over Tannenbaum. Claims 2-6 variously depend from claim 1 and are patentable over Tannenbaum for at least the reasons

advanced with reference to claim 1.

Claims 7 and 15 recite features similar to those discussed above with reference to claim 1 and are patentable over Tannenbaum for at least the reasons advanced with reference to claim 1. Claims 8-12 and claims 16-20 depend from claims 7 and 15, respectively, and are considered patentable for at least the same reasons.

Rejections under 35 U.S.C. 103

Claims 21-23 have been rejected under 35 U.S.C. 103(a) as being allegedly unpatentable over Tannenbaum. Claims 21-23 depend from what should be allowable base claims 1, 7, and 15, respectively. For at least this reason, the Applicants submit that claims 21-23 are also in condition for allowance. Reconsideration and withdrawal of the outstanding rejections is respectfully requested.

New claim 24 further clarifies the features recited in Applicants' claim 1. Claim 24 recites, *inter alia*, "wherein the item is video gaming and the transaction controls include setting limits on the item by:

time;

usage;

game type; and

total gaming cost." No new matter has been entered by this amendment. Support may be found, e.g., in Figure 3, windows 306/308/312 and corresponding description in paragraph [0022]. As indicated above with respect to claim 1, Tannenbaum does not teach transaction controls based upon timing. Moreover, Tannenbaum fails to teach or suggest an activity subject to the controls that includes video gaming, as recited in claim 24. Tannenbaum also fails to render obvious this feature. As shown in Figures 5-7 of Tannenbaum, user profiles provide purchase examples that ***do not lend themselves to time limits of usage***. For example, it would not make sense to establish a time limit of usage for any of the items in the CATEGORY column of Figure 5, or the STORE/ITEM columns in Figure 6. In other words,

a purchase of an item is not based upon any *time issues* (parameters) but rather, is based upon the limits illustrated therein, e.g., purchase amounts, locations, and purchase categories. Thus, for at least this reason, claim 24 is patentable over Tannenbaum.

CONCLUSION

It is believed that the foregoing amendments and remarks fully comply with the Office Action and that the claims herein should now be allowable to Applicants. Accordingly, reconsideration and allowance is requested. It is submitted that the foregoing amendments and remarks should render the case in condition for allowance.

If there are any additional charges with respect to this Amendment or otherwise, please charge them to Deposit Account No. 06-1130.

Respectfully submitted,

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